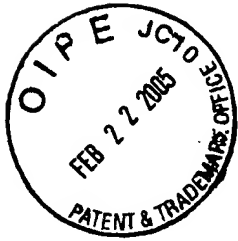


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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No. : HOLCORP.005A

Applicant(s) : Michael A. Wilkman

For : UNIVERSAL TRANSACTION MANAGER
AGENT, SYSTEMS, AND METHODS

Attorney : Aaron D. Barker

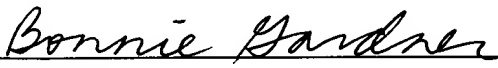
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Transmittal letter; Amendment and Response to Office Action in 7 pages;
Information Disclosure Statement and PTO/SB/08 equivalent listing 11 references
and enclosing 1 reference; Check for Filing Fee; Return Prepaid Postcard

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Bonnie Gardner

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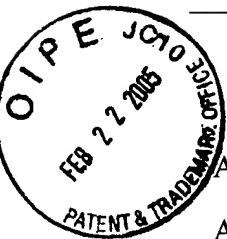
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Please Direct All Correspondence to Customer Number **20995****AMENDMENT / RESPONSE TRANSMITTAL**

Applicant : Michael A. Wilkman
 App. No : 09/909,194
 Filed : July 19, 2001
 For : UNIVERSAL TRANSACTION
 MANAGER AGENT, SYSTEMS AND
 METHODS
 Examiner : John L. Young
 Art Unit : 3622

CERTIFICATE OF MAILING

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February 22, 2005

(Date)

Aaron D. Barker, Reg. No. 51,432

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

- (X) Amendment and Response to Office Action in 7 pages.
- (X) An Information Disclosure Statement and PTO/SB/08 equivalent listing 11 references for consideration:
 - (X) Enclosing 1 reference.
- (X) The present application qualifies for small entity status under 37 C.F.R. § 1.27.

The fee has been calculated as shown below:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Total Claims	23 - 20 = 3	2202 (\$25)	3 x 25 =	\$75
Independent Claims	4 - 3 = 1	2201 (\$100)	1 x 100 =	\$100
			TOTAL FEE DUE	\$175

- (X) A check in the amount of \$175 is enclosed.
- (X) Return prepaid postcard.

Docket No.: HOLCORP.005A

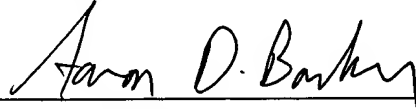
February 22, 2005

App. No.: 09/909,194

Page 2 of 2

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- (X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.



Aaron D. Barker

Registration No. 51,432

Attorney of Record

Customer No. 20,995

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